

YOUR MONEY MATTERS

JULY 2025 | SUMMER

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Independence Day
Friday, July 4

Labor Day
Monday, September 1

Stay Connected

At Telco Community Credit Union, staying in touch with you is essential—not just for great service, but for your security and peace of mind.

We encourage all our members to take a moment and verify that your contact information is up to date. This includes your phone number, email address, and mailing address. Why is this important? Because accurate contact info ensures you receive timely alerts, account updates, fraud notifications, and news about important changes or special offers.

Follow us on:    

Meet Ryan Moran — Here to Help You Achieve Your Financial Goals

Did you know that as a member of Telco Community Credit Union, you have access to more than just traditional credit union services? We also provide comprehensive investment services, designed to help you achieve your financial goals and feel confident about your future.

At Telco Community Credit Union we have Ryan Moran, an experienced financial advisor ready to assist you with your investment needs. Whether you're planning for retirement, saving for your child's education, aiming to grow your wealth, or planning for the unexpected, we have the experience and resources to guide you every step of the way.

Here are some of the benefits of working with a trusted financial advisor:



1) Personalized guidance: Ryan will work closely with you to tailor investment strategies that align with your unique risk tolerance, financial situation, and goals.

2) Diverse investment options: From stocks and bonds to mutual funds and alternative investments, our advisor offers a wide range of options to help manage risk and maximize returns.

3) Professional expertise: Whether you're a novice investor or a seasoned professional, you can rely on Ryan to provide sound advice to help you navigate the often-complex world of investing.

4) Convenient access: We believe investing should be as convenient and accessible as possible. Our advisor is available to meet both in-person and virtually, and investment accounts can be accessed online anytime, anywhere.

5) Ongoing support: Ryan will regularly review your portfolio and provide timely recommendations to ensure that your investments remain aligned with your goals and objectives.

Telco Community Credit Union is here to help you make the most of your financial journey. Schedule a financial consultation with Ryan Moran today. You can reach him by calling **828-774-1429**, or by email at ryan@enterprisefn.com, or texting **828-761-0781**.



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Weathering Tariffs and Saving Smarter This Summer

As summer heats up, so do global markets—and one issue that's been grabbing headlines again is tariffs. Whether you're buying groceries, household goods, or even considering a vehicle upgrade, these international trade taxes can sneak into your budget and inflate the prices of everyday items. **But there's good news:** your membership at Telco Community Credit Union can help you stay ahead of rising costs and stretch your dollars further this season.

Understanding Tariffs and Your Wallet

A tariff is a tax on imported goods, and when these taxes increase, the cost often gets passed down to consumers. This can mean higher prices on products like electronics, vehicles, clothing, and even food. While we can't control international policy, we can control how we manage our finances—and that's where Telco can help.

By choosing to bank locally with Telco, you benefit from:

- **Lower interest rates** on loans and credit cards
- **Fewer fees** compared to traditional banks
- **Financial counseling** and **free resources from GreenPath** to help you budget through uncertain times
- **Member-first service** focused on your financial well-being—not corporate profits

Is Now a Good Time to Buy a Car?

With tariffs looming over imported car parts and materials, you may be wondering if this is the right time to shop for a vehicle. Here's our take:

New Cars:

New vehicle prices remain elevated due to supply chain issues and manufacturing costs—some of which are impacted by tariffs. That said, dealers are beginning to offer **better incentives**, especially on previous year models, to make room for incoming inventory.

Used Cars:

Used car prices have stabilized, making them an increasingly smart option. You'll likely find better value and lower insurance premiums on a gently used vehicle.

Whether you are in the market for a new or used vehicle, your dream car is just a click away. You can shop, save and finance all in one place with Telco's Auto Search platform.

Financing Through Telco:

No matter what you choose, **Telco can help you save** with:

- Competitive auto loan rates
- No payment for 90 days options on auto loans*
- Fast and easy pre-approval so you can shop with confidence

Tips to Save This Summer

- Refinance your current car loan with Telco and potentially lower your monthly payments by 2%**
- Use Telco's **low-rate credit cards** to pay for travel or big purchases instead of higher-interest alternatives
- Take advantage of our savings accounts and certificates with great rates to grow your money safely

Stay Cool, Spend Smart

While we can't predict every twist and turn in the global economy, Telco Community Credit Union is here to help you navigate whatever comes your way. From tariffs to transportation, our mission is to empower you with financial tools, trusted advice, and personalized service.

Let Telco help you beat the heat—and the high prices—this summer.

*Qualifications and loan approval apply.

**Certain restrictions apply. Rates at low as 4.99% and subject to change.



Savor the Summer Without Blowing Your Budget

Summer is all about sunshine, family time, road trips, and making memories. But between vacations, weekend get-aways, and backyard BBQs, it's easy for spending to heat up just as fast as the weather. That's where a little planning—and a little help from your credit union—can go a long way.



Simple Ways to Keep Summer Spending in Check

1. Make a Fun-Focused Budget

List out the seasonal extras you'll likely spend on: travel, events, kids' activities, and home projects. Then allocate a set amount for each. You can still have fun—just with fewer surprises!

2. Take Advantage of Telco's Digital Tools

Telco's online and mobile banking make it easy to monitor your spending on the go. Set account alerts, schedule transfers, and keep tabs on your balances from wherever summer takes you.

3. Use Your Telco Credit Card Wisely

Our Telco Credit Mastercard comes with great rates and no annual fees—perfect for planned purchases or emergencies. **Bonus:** Earn points with My Telco Rewards that you can use towards Gift Cards, Merchandise or Cash Back!

4. Be Travel-Smart

Before you leave town, be sure to notify us of any upcoming travel so we can protect your accounts. And don't forget to use Telco's app to locate surcharge-free ATMs nationwide.

5. Keep It Local

Summer doesn't have to mean expensive trips—check out free festivals, outdoor movies, and hiking trails right here in our community. Fun doesn't have to come with a big price tag!

Enjoy the Season — We've Got Your Back

At Telco, we believe managing money should be easy, so you can focus on what matters most. Whether it's saving for next summer's big vacation or just making the most of this one, we're here to help.

Take advantage of earning **double My Telco Rewards points** when you fuel up for summer road trips with your Telco Credit or Debit Mastercard! Offer available now through September 1, 2025.

Stay cool, stay safe, and have a fantastic summer!

2X POINTS

My Telco Rewards

FUEL YOUR JOURNEY WITH DOUBLE REWARDS

Fill up your gas tank using your Telco Credit Mastercard and or Telco Debit Mastercard from May 23- Sept. 1, 2025 and earn DOUBLE points.

Branch Locations

Asheville - Leicester Branch
710 New Leicester Highway
Asheville, NC 28806

Asheville - Tunnel Rd. Branch
36 Tunnel Road
Asheville, NC 28805

Arden - Airport Rd. Branch
198 Airport Road
Arden, NC 28704

Biltmore Branch
2 Vanderbilt Park Drive
Asheville, NC 28803

Brevard Branch
281 Asheville Highway
Brevard, NC 28712

Candler Branch
1141 Smokey Park Highway
Candler, NC 28715

Hendersonville Branch
1452 7th Avenue East
Hendersonville, NC 28792

Hickory Branch
1858 N Center Street
Hickory, NC 28601

Lenoir Branch
141 Wilkesboro Blvd NE
Lenoir, NC 28645

Morganton Branch
127 West Parker Road
Morganton, NC 28655

Waynesville Branch
370 N. Main Street
Waynesville, NC 28786

Weaverville Branch
34 Northcrest Road
Weaverville, NC 28787

Branch Hours

Monday - Thursday
8:30 am - 5:00 pm
Friday: 8:30 am - 6:00 pm

Drive-Thru Hours:

Monday - Thursday
8:30 am - 5:30 pm
Friday: 8:30 am - 6:00 pm

24/7 Account Access

828.255.8006

Member Services

828.252.6458

Celebrating 90 Years of Serving Our Community

This year's Annual Meeting was a very special event as Telco Community Credit Union proudly celebrated its 90th anniversary—a remarkable milestone that reflects nearly a century of commitment to our members and the communities we serve.

It was an evening filled with reflection, celebration, and gratitude. We're thankful for the continued support of our members and proud of what we've accomplished together over the past 90 years. To honor this occasion, we created a short commemorative video highlighting Telco's rich history, from our humble beginnings in 1935 to the trusted financial institution we are today. The video journeyed through the decades, showcasing the growth, resilience, and member-first philosophy that has defined us from the start.

We also celebrated our 2025 Telco Scholarship winners. These exceptional students were honored for their academic achievements, leadership, and community involvement. Supporting the next generation through our scholarship program is just one way we continue to invest in the future of our community.

Thank you to all our members—past, present, and future—for being a part of our story. Here's to 90 years of service, and to many more ahead!



Telco Spotlight...Hendersonville Branch

This quarter, we're proud to celebrate our Hendersonville branch—a shining example of the credit union philosophy, "People Helping People." At this location, the team goes above and beyond to care for one another, our members, and the community they serve.

"It's important to me that everyone feels valued, important, and heard," says Brad Brevard, Hendersonville Branch Manager. "We support each other's career goals and encourage learning new skills."

At Hendersonville, exceptional member service is the standard. The team is dedicated to providing financial products and services that make a real difference in our members' lives.

Community involvement is also at the heart of what they do. Whether it's attending local events, participating in Chamber activities, or serving in civic organizations like Kiwanis, the Hendersonville branch is always finding ways to give back and connect.



Back row, L to R: Christine Cauble, Gracie Nix, Brad Brevard and Makenna Murphy. Front row, L to R: Luna Secu and Dulce Trejo.